

WHEREAS, the United States of America, acting by and through the United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned, and covering certain real estate hereinafter described located in Desoto County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

<u>GRANTORS</u>	<u>DATE EXECUTED</u>	<u>TRUST DEED BOOK</u>	<u>PAGE</u>
Harvey G. Sitzes and wife, Kathryn L. Sitzes	November 30, 1982	290	239
	Corrected and Re-recorded		
Harvey G. Sitzes and wife, Kathryn L. Sitzes	April 12, 1983	295	637
Barry F. Krantz and Debbie M. Krantz	July 8, 1987	409	404

The indebtedness secured by the Deed of Trust dated November 30, 1982 and corrected and re-recorded April 12, 1983 and executed by Harvey G. Sitzes and Kathryn L. Sitzes was assumed by Barry F. Krantz, Debbie M. Krantz, and Stephen Kangisser (co-signer) by Warranty Deed dated July 8, 1987 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 197 at Page 200 and with Assumption Agreement dated July 8, 1987.

And default having been made in the payment of said indebtedness;

And the United States of America, as Beneficiary, having authorized and instructed the Substitute Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction as required by law;

The said Substitute Trustee caused a due notice to be published in the Desoto Times Today, a newspaper published in the City of Hernando, said County and State, and on June 21, 2001, posted alike notice on the bulletin board of the County Courthouse in Hernando, Mississippi, that certain lands herein after described would on July 16, 2001, be sold at public auction at the East front door of said Courthouse to the highest bidder for cash by virtue of the authority vested in the said Substitute Trustee by said deed(s) of trust, which said notice was published in said newspaper in the issues of June 21, June 28, July 5, and July 12, 2001.

And said lands having been sold by said Substitute Trustee on July 16, 2001, within legal hours (being between the hours of 11:00 AM and 4:00 PM), in the manner prescribed in and by said deed(s) of trust and in accordance with the laws of the State of Mississippi, and at the place aforesaid in pursuance of said notice, offered for sale at public auction to the highest bidder

for cash, and  
 Wayne R. Miles  
 having been the highest bidder therefore and having bid the sum of  
 FORTYTWO THOUSAND AND EIGHT HUNDRED 00/100 Dollars  
 (\$ 42,800.00 ), the said Wayne R. Miles  
 was duly declared the purchaser thereof.

NOW, THEREFORE, in consideration of the sum so bid, I, Richard J. Hill, as Substitute Trustee, do hereby convey and sell to the said  
 Wayne R. Miles

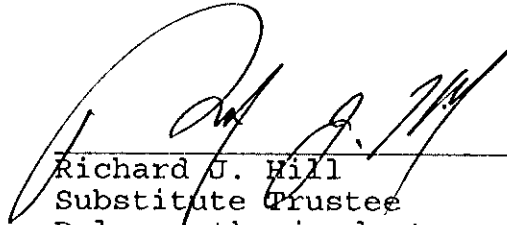
the following described land situated in Desoto County, Mississippi, to-wit:

(SEE ATTACHED LEGAL DESCRIPTION)

being the same property described in said deed(s) of trust and the same property sold and purchased at said sale.

I, Richard J. Hill, Substitute Trustee, convey only such title as is vested in me as Substitute Trustee.

IN WITNESS WHEREOF, I have caused these presents to be signed the 16<sup>th</sup> day of July, 2001.

  
Richard J. Hill  
Substitute Trustee

Duly authorized to act in the premises by instrument dated March 7, 1994 and recorded in Book 1, Page 23 of the records of the aforesaid County and State.

ACKNOWLEDGEMENT

STATE OF MISSISSIPPI       )  
                                      ) SS:  
COUNTY OF DESOTO        )

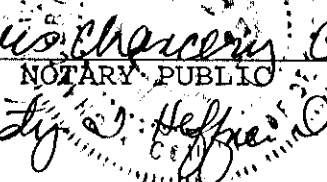
Personally appeared before me, W.E. Davis Chancery Clerk, a notary public in and for the County and State aforesaid Richard J. Hill, Substitute Trustee, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed on the day and year therein mentioned.

Given under my hand this 16<sup>th</sup> day of July, 2001.

( S E A L )

My Commission Expires:

MY COMMISSION EXPIRES  
JAN. 5, 2004

  
W.E. Davis Chancery Clerk  
NOTARY PUBLIC  
By: Misty C. Heffner D.C.

Grantor: Richard J. Hill, Substitute Trustee for the United States of America; 3260 Highway 51 South; Hernando, Mississippi 38632; telephone (662) 429-8687. na

Grantee: Wayne R. Miles 4241 Faye Drive Olive Branch, MS 38654  
(662) 893-8106 N/A

Lot 345, Section "E", TWIN LAKES SUBDIVISION, situated in Section 6, Township 2 South, Range 8 West, as shown on plat of record in Plat Book 12, Pages 19 and 20, in the office of the Chancery Clerk of DeSoto County, Mississippi.

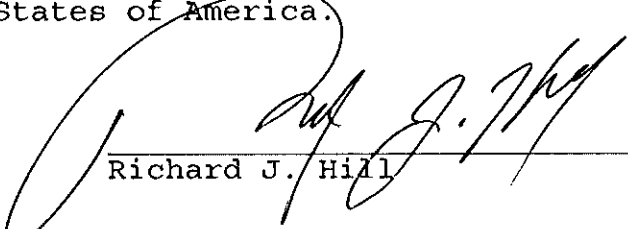
AFFIDAVIT OF FORECLOSURE PROCEEDINGS

STATE OF MISSISSIPPI       )  
                                       )SS:  
 COUNTY OF DESOTO         )

Richard J. Hill, being first duly sworn on oath, deposes and says that on June 21, 2001, as Substitute Trustee, he posted a copy of the Notice annexed to the foregoing Publisher's Affidavit on the bulletin board of the County Courthouse in Hernando, Mississippi; that further, he was authorized and instructed by the Beneficiary to foreclose certain deed(s) of trust by advertisement and sale; that he acted as auctioneer for the sale of the premises described in the notice annexed to the foregoing Publisher's Affidavit and that pursuant to such Notice of Sale, he sold said premises at public auction at the place and at the time of sale mentioned therein, to wit: At the hour of 11:05 A.M. on July 16, 2001, at the East front door of the County Courthouse in the aforesaid County where said premises are situated; and that said premises were then and there purchased by

Wayne R. Miles

for the sum of \$ 42,800.00, said purchaser being the highest bidder, and said sum being the highest sum bid; and deponent further says that said sale was conducted fairly, honestly, and according to the terms of said deed(s) of trust and the laws of the State of Mississippi, and that to the best of his knowledge and belief, the Grantor(s) are not members of the Armed Services of the United States of America.

  
 Richard J. Hill

Subscribed and sworn to before me this 16th day of July, 2001.

( S E A L )

My Commission Expires:

MY COMMISSION EXPIRES  
JAN. 5, 2004

W.E. Davis, Chancery Clerk  
 NOTARY PUBLIC  
 By: Misty J. Heffer D.C.

STATE MS.-DE SOTO CO.  
FILE

~~JUL 19 9 20 AM '01~~

## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

BK-396 271  
W-1 K.

Cyndi Pittman personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

## NOTICE OF SALE

NOTICE OF SALE  
WHEREAS, the United States of America, acting by and through the United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned and covering certain real estate hereinafter described located in DeSoto County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

GRANTORS: Harvey G. Sitzes and wife, Kathryn L. Sitzes  
DATE EXECUTED: November 30, 1982

1962  
TRUST DEED BOOK: 290  
PAGE: 239

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GRANTORS: Harvey G. Sitzes and  
wife, Kathryn L. Sitzes  
DATE EXECUTED: Corrected and Re-

DATE EXECUTED: Corrected and Re-recorded April 12, 1983  
TRUST DEED BOOK: 295

TRUST DEED BOOK: 205  
PAGE: 637

PAGE: 637  
GRANTORS: Barry F. Krantz and  
Debbie M. Krantz

DATE EXECUTED: July 8, 1987  
TRUST DEED BOOK: 409

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PAGE: 404

The indebtedness secured by the Deed of Trust dated November 30, 1982, was corrected and re-recorded April 12, 1983 and executed by Harvey G. Sitzes and Kathryn L. Sitzes was assumed by Barry F. Krantz, Debbie M. Krantz, and Stephen Kanglnesser (co-signer) by Warranty Deed dated July 8, 1987 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 197 at Page 200 and with Assumption Agreement dated July 8, 1987.

Agreement dated July 16, 1991. WHEREAS, default has occurred in the payment of the indebtedness secured by said deed(s) of trust, and the United States of America, as Beneficiary, has authorized and instructed me as Substitute Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction in accordance with the statutes made and provided therefor. THEREFORE, notice is hereby given that pursuant to the power of sale contained in said deed(s) of trust and in accordance with the statutes made and provided therefor, the said deed(s) of trust will be foreclosed and the property covered thereby and hereinafter described will be sold at public auction to the highest bidder for cash at the East front door of the County Courthouse in the city of Hernando, Mississippi, in the aforesaid County and will sell within legal hours (being between the hours of 11:00 AM and 4:00 PM) on July 16, 2001, to satisfy the Indebtedness now due under and secured by said deed(s) of trust.

I will convey only such title as is vested  
in me as Substitute Trustee.  
The premises to be sold are described

Lot 345, Section "E", TWIN LAKES  
SUBDIVISION, situated in Section 6,  
Township 2 South, Range 8 West,  
as shown on plat of record in Plat  
Book 12, Pages 19 and 20, in the  
office of the Chancery Clerk of  
DeSoto County, Mississippi.

DeSoto County, Mississippi;  
Richard J. Hill  
Substitute Trustee  
Duly authorized to act in the  
premises by instrument dated  
March 7, 1994, and recorded in Book  
1, Page 23, of the records of the  
aforesaid County and State.

Volume No. 106 on the 21 day of June, 2001  
Volume No. 106 on the 28 day of June, 2001  
Volume No. 106 on the 5 day of July, 2001  
Volume No. 106 on the 12 day of July, 2001  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2001

Guthrie P. Hume

Sworn to and subscribed before me, this 12 day of July, 2001

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: January 16, 2005  
BONDED THRU Dixie Notary Service, INC.

A. Single first insertion of 475 words @ .12 \$ 57.00  
B. 3 subsequent insertions of 1425 words @ .10 \$ 142.50  
C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 202.50

• On the Square- Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229  
 • Highway 51 North, Southaven, MS 38671 • 662.393.6397 • Fax: 663.393.6463